

Amendments to the claims (this listing replaces all prior versions):

1. (currently amended) A machine-base method comprising:

in connection with a project,  
selecting a first subset of historical data for use in generating a predictive model based on the historical data about a system being modeled;  
selecting a model development process from multiple model development processes;  
applying the selected model development process on the first subset of historical data to generate a tentative predictive model;  
validating the selected enabling the user to validate a model development process with a predictive model between at least two subsets of the historical data based on a second subset of the historical data, the second subset being at least a portion of a complementary dataset of the first subset or being randomly selected from the historical data and independent of the first subset; and  
applying the validated model development process to a full set of historical data that includes the first and second subsets to generate a final predictive model.
2. (currently amended) The method of claim 1 ~~in which the also including displaying on a user interface display project goals to enable enabling the user to assess performance of the model project, performance wherein the project goals comprise at least one of: cumulative lift over an interval of interest, degree of monotonicity, or concordance scores.~~
3. (currently amended) The method of claim 2 also including identifying that the tentative predictive model does not produce at least a predefined degree of lift for at least one of the subsets.
4. (previously presented) The method of claim 3 also including enabling a user to choose interactively at least one model development criterion change or transformation or interaction of variables to improve a fit of the predictive model.

5 (previously presented) The method of claim 4 also including graphically displaying and comparing measures of performance for a validation dataset and a training dataset.

6. (currently amended) A machine-based method comprising:  
in connection with a process-project,  
using selecting a model development process from multiple model development processes  
to apply on a subset of historical data to generate a first predictive model, that is subject to validation, the selected model development process including to enable automatic transformations of variables of the subset of the historical data, automatic generation of a the first predictive model, and automatic generation of performance measures of the first predictive model on at least two independent datasets of historical data,  
validating the selected development process based on the performance measures of the first predictive model; and  
applying a the validated model development process to a full set of historical data that includes the subset to generate a second, final model.

7. (currently amended) The method of claim 6 also including generating measures of the performance of the predicative model for the at least two datasets, the performance measures being generated separately percentile by percentile.

8. (currently amended) The method of claim 6 also including graphically displaying and comparing measures of the performance for the at least two datasets.

9. (previously presented) The method of claim 6 also including

persistently storing the validated model development process and a validated model for computing propensities for at least one target outcome variable, the propensities serving as indices of a score for non-historical data.

10. (original) The method of claim 6 also including providing a user interface for assessing project goals against performance.

11. (previously presented) The method of claim 6 also including providing a user interface for selecting at least one subset of the historical data in addition to a training subset.

12 (currently amended) The method of claim 6 providing a user interface for displaying the performance of the first predictive model for at least two subsets of the historical data for an interval of interest.

13. (currently amended) The method of claim 6 enabling a user to choose interactively at least one transformation or interaction of variables to improve the model validation development process.

14. (previously presented) The method of claim 6 also includes cross-validating the final model using random portions of the historical data.

15. (currently amended) The method of claim 6 providing a user interface that enables the user to select at least one validation dataset and invoke a model a process for validating the model development process validation method.

16. (currently amended) The method of claim 6 providing a user interface that enables the user to point and click to cause display of information about the model process validation of the model development process.

17 (currently amended) The method of claim 16 in which the information about the model process validation of the model development process includes at least one of: a statistical report card with a link to the statistical report chart, a cumulative lift chart with a link to the cumulative lift chart, and a non-cumulative lift chart with a link to the non-cumulative lift chart.

18. (currently amended) The method of claim 17 in which invocation of the link to the statistical report card causes display of the statistics of model process the validation of the model development process.

19. (original) The method of claim 17 in which invocation of the link to the cumulative lift chart causes display of a cumulative lift chart.

20. (original) The method of claim 17 in which invocation of the link to the cumulative lift chart causes display of a non-cumulative lift chart.

21 (currently amended) The method of claim 17 in which a user is enabled to choose interactively at least one performance criterion change or transformation or interaction of variables to improve the model validation development process.

22. (currently amended) The method of claim 6 also including providing a user interface that enables the user to select at least one machine automated model development process applied to the entire set of the historical data for the validated model development process.

23. (currently amended) The method of claim 6 also including providing a user interface that enables the user to point and click to cause display of information about the performance of the validated model development process applied to the entire set of historical data.

24 (currently amended) The method of claim 23 in which the information about the ~~model performance of the first model~~ for two independent ~~datasets~~ data subsets includes at least one of the following: a statistical report card with a link to the statistical report chart, a cumulative lift chart with a link to the cumulative lift chart, a non-cumulative lift chart with a link to the non-cumulative lift chart.

25. (currently amended) The method of claim 24 in which the invocation of the link to the statistical report card causes display of the statistics of the validation of the model development process validation.

26. (original) The method of claim 24 in which the invocation of the link to the cumulative lift chart causes display of a cumulative lift chart.

27. (original) The method of claim 24 in which the invocation of the link to the cumulative lift chart causes display of a non-cumulative lift chart.

28. (currently amended) The method of claim 6 also including storing the final model and ~~the model process validation results of the model development process~~ persistently.